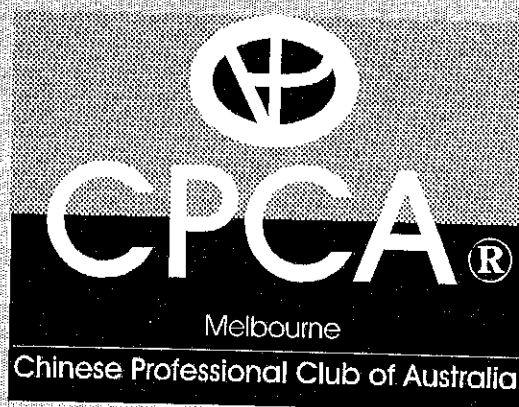




Newsletter of

Chinese
Professional
Club Australia

澳洲專業華人俱樂部



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本期编辑

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彩虹又一次与大家见面了。在这期，继“94回国见闻”之后，我们的编辑尚海东远在中国为我们撰写了他于95年回国的见闻以及这次回国(96)的感想。正值财政年度结束，CPCA Sydney的会员李雄鹰先生为我们总结了在澳洲税务制度下合理避税的二十条捷径。CPCA Melbourne的自由俱乐部(Special Group)是CPCA在96年上半年最为活跃的团体，他们搞的几次活动大家也许已从email上略知一二。他们在这期彩虹上提供了几幅在Bright“宿营拉练”的照片。最后，Rainbow邀请在房屋设计上颇有建树的龚耕博士为将在7月底的讲座作一番介绍。



Rainbow



卷首语

If the animal of this Rainbow is rat, this No.11 Rainbow must be an extremely busy rat, since she born in an extremely busy month: June. As editors, however, we treasure this issue of Rainbow very much. Two words might briefly describe the feelings of editing this Rainbow: warming and wondering.

Warmly support and great contribution builds up the each page of this Rainbow. It also, shows a warmly concern of our CPCA. As we understood everyone's diary was fully filled up in June, we would like to express our sincerely appreciation to all writers, as well as our members involved. Thank you so much for your excellent contributions, your previous time, and your kindly support. Especially, we would like thank to Kevin Gu (顧秋林) for his generous offer on Chinese typing. Our deepest appreciation also goes to two special group members: Lucy Dong (董萍) and Sally Zhu (祝從容), who helped us photocopying hundreds of pages of CPCA membership Directory and this issue of Rainbow.

Wondering derived from a strange worry in this editing, and regards to the future development of CPCA activities. We wonder whether is necessary to especially chat following questions.

First, we are afraid our Rainbow is being remote from our fellows. This worry derived from the insufficient resources in this issue. Depending on previous experiences, we assumed that we would possibly receive too many articles to be selected. We had been positively reminding and reminding. Finally, the Rainbow comes out as you see. From the whole process of the editing, we wonder if our fellows are losing interests in Rainbow? Since Rainbow is a major way of CPCA communication, we are so interested to know our fellows' wishes, and expecting our fellows' advice.

Furthermore, we wonder whether our members have good ideas for enhancing our CPCA attraction and enrich our CPCA activities. For illuminating your potential idea regarding CPCA future, we would

"We are afraid our Rainbow is being remote from our fellows"

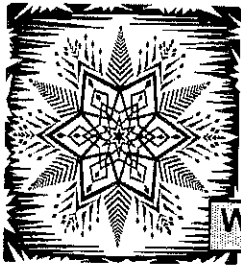
like to chat a bit more. Undoubtedly, CPCA provided a wonderful place for acquainting new friends and sharing experiences in a new circumstance, when our fellows were new comer in the past years. Also, CPCA does provide valuable information regarding our career and life. At that CPCA initiative stage, perhaps, everyone's major concern was to make acquaintance of our CPCA members. The essential

function of CPCA activities was to offer place for communicating to people. And, no matter CPCA activities were BBQ or Gong Zhu (拱豬). We

"We wonder whether it is time for CPCA to start a new and higher level activity ..."

wonder, however, whether this initiative stage had be successfully completed in Rainbow 10th Birthday, and became a fundamental step for starting a new and higher level trip? If yes, how should we improve and enrich our activities? We look forward your opinion and advice. We wish our fellows in CPCA have a prosperous future!





尚海东 95 回国拾零

(发自国内的传真)

去

年(九五)六月至七月份,应国内几所大学和林业部之邀,我和墨尔本大学的同事Bob在华南理工大学、清华大学、北京林业大学和同济大学等高校做了为期一个月的培训和讲座,并顺便游玩了广州番禺、佛山、北京、承德、上海、苏州、扬州、桂林、武汉和徐州。总的感觉与九四年回国访问相差不多,只是在某些方面感触更深,更切骨,而有些方面则渐趋麻木。感触良多,而无可奈何。此次回国给我留下的印记。

(一) 对外交流体制不健全,对外国来访者待遇太高。尽管每所大学均有负责外事事宜的专门部门,比如“海外办公室”或“对外办公室”等等,但似乎很多大学都没有确定的对外接待规格和条例。具体的接待单位仍有待于联系人的灵活性。换位的话,视乎你的联系人在本单位的地位和影响力,该单位以往对外经历,来访者的待遇规格会有很大的不同。规格往高者不是太低而是太高,尤其是与澳洲大学不对等交流情况做比较,这种规格表现在两方面,一是礼仪待遇,二是生活待遇。

在四所大学中,有两所大学的常务副校长以及所有的大学院院长会并宴请了我们。其实这些都不是我们意料之中的事情。尽管这在某种程度上表现了传统的中国人好客一面,以及对我们工作的重视和谢意,但也不够对等的。某些大学在处理和对外交流方面存在某些问题。因为我们的等级并非副教授等级,并不是爱因斯斯坦。当然这种礼遇对我们来说是欣慰有余的,但对于一个国家重点大学机构,却无进一步商榷和改善之余地。在生活待遇上则更是有

老外回澳后吹嘘在中国被中国大学“treated like Kings ...”

加无减,以至于我的同行多次感叹并回澳后多次吹嘘说在中国“treated like kings”,除了清华、同济大学,在其它几所大学的午餐和晚餐,蛇品几乎是顿顿有,而且五花八门,山珍(山鸡、刺口、黄鳝——一种象小牛或大狗的动物)、海味(海蛭、海螺、大对虾等等)以及稀有品(如田鼠、千鞭、熊胆等)不一而足,而且想吃点什么我们可以随时和厨师说,想要什么也是任点任选(比如要一条555美之美的),我只要签单就行了。最令人难忘的还是在XXX大学,那里的饭菜之讲究和丰盛(下接第二页)



部份自由俱乐部的成员在Bright, Victoria.

左起: 黄宇, 静恩杰, 董萍, 尚海东, 杨玉双, 梁栋, 黄曦, 蔡阳。



自由俱乐部 Bright 之行

That was the last weekend in April. We went to Bright, a town located 300 km away from Melbourne, for two days. On the way to there, our guide and also driver, Cai Yang, stopped the bus a few times to see his 'girl friends'. Everyone seems to understand him (He used to work there for a few months) although we didn't have chances to see those beautiful Australian girls.

The town, Bright, is covered by these trees with golden colour which looks like a 'golden town'. Behind the town, there are mountains covered by green trees. A small river passes by. Behind these mountains, there is blue sky. We seem to go into the Eden (which means a very beautiful place, one of American movies is called 'Return to the Eden'). We changed bus to bicycles. Everyone rode the rented bicycle along the river. The Sun sent the warm and soft light rays to us. We just wanted to breathe more and more fresh air.

There was a small story. One of our ladies, a beautiful Lucy Dong, fell down from her bike and hurt her leg. A lot of cares had been given to her by other members in our team.

(下接第二页)

inside...

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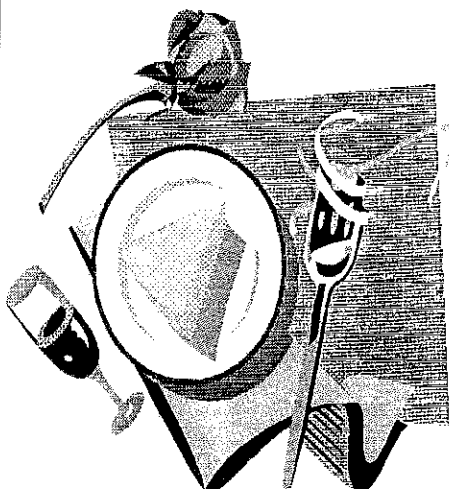
我丈二和尚摸不到头脑，都不知从哪里开始思维了……

车 的 其 确 一 武 黑 猖 象 的 主 玩 出 扰 玩 吧 个 子 轻 就 说 些 我 们 乐 部 其 长 就 么 姑 棍
钟 的 野 员 在 身 较 就 更 酒 京 的 庄 上 游 没 次 起 部 个 子 轻 就 说 些 我 们 乐 部 其 长 就 么 姑 棍
分 十 密 野 安 的 或 一 比 且 更 北 的 山 晚 到 两 一 起 舞 娘 但 到 跳 个 我 们 俱 乐 部 NO 一 个 拿 著 画 你 一 拿
来 你 餐 逐 身 鸡 然 来 我 们 还 避 暑 包 边 就 是 们 个 姑 娘 但 到 跳 个 我 们 俱 乐 部 NO 一 个 拿 著 画 你 一 拿
吧 为 和 之 驱 一 鸡 然 来 我 们 还 避 暑 包 边 就 是 们 个 姑 娘 但 到 跳 个 我 们 俱 乐 部 NO 一 个 拿 著 画 你 一 拿
儿 到 堂 皇 去 是 市 不 她 还 避 暑 包 边 就 是 们 个 姑 娘 但 到 跳 个 我 们 俱 乐 部 NO 一 个 拿 著 画 你 一 拿
这 绝 大 而 由 常 城 些 样 我 承 德 包 边 就 是 们 个 姑 娘 但 到 跳 个 我 们 俱 乐 部 NO 一 个 拿 著 画 你 一 拿
们 厅 堂 理 通 方 好 一 样 我 承 德 包 边 就 是 们 个 姑 娘 但 到 跳 个 我 们 俱 乐 部 NO 一 个 拿 著 画 你 一 拿
到 安 店 且 何 们 南 该 格 接 Bob 开 车 的 市 头 生 行 参 想 一 夥 逛 巡 我 们 的 故 意 参 加 她 们 的 讲 NO 一 个 拿 著 画 你 一 拿
你 分 酒 而 任 鸡 为 方 性 的 接 三 庄 夜 的 市 头 生 行 参 想 一 夥 逛 巡 我 们 的 故 意 参 加 她 们 的 讲 NO 一 个 拿 著 画 你 一 拿
话 十 太 多 没 些 原 北 人 直 人 住 来 在 进 承 吧 先 生 通 穿 到 得 然 不 是 要 聚 会 对 加 她 们 的 讲 NO 一 个 拿 著 画 你 一 拿
中 简 爹 拿 娘 子 气 了 立 打

[illegible]

I just watched an ABC special on happiness research. 'Seems there's a large genetic component (about 50%), with happy people naturally surviving better because they attract many friends and supporters. Happiness begins at birth, and is correlated with activity of the left frontal lobe; those without the lobe activity suffer more stress and anxiety. Long-term contentment doesn't come from fame or recognition. Money doesn't buy happiness (if you're above the poverty level), nor does tragedy produce long-term unhappiness. "Tell me that someone became a quadriplegic a year ago, or won a million dollars a year ago, and you've given me no information about their happiness." Age is also irrelevant. Health is largely irrelevant. Optimistic people are happier, more productive, and more determined to succeed. (Joyous companies are also more productive.) Happiness also comes from being in control, involvement in life -- forgetting self through "flow" and activity rather than couch-potatoism -- personal relationships, and religion. "Joy comes from God," believers say, with religion providing a community and a sense of purpose. (The Amish are particularly happy, on average. No doubt it helps to be surrounded by joyful friends.) To become happier, act happier and get involved with people. Force a smile and get on with life.

赵明摘自E-journal, TCC



作者介绍

李雄鹰先生是李雄鹰会计师事务所的独立开业人。来澳前曾在武汉中南财经大学攻读会计学硕士学位和博士学位，成为中国第一批三位会计学博士之一。一九八九年四月以访问学者身份来澳，随后继续在悉尼大学和悉尼技术大学攻读会计学课程。一九九三年十月成为澳大利亚注册会计师协会正式会员(CPA)，是中国大陆留学生中第一个，也是至今唯一一个，取得独立注册开业会计师资格的人。李雄鹰会计师具有丰富的会计、税务和财务管理的工作经验，至今从事会计师工作已达十五年之久。来澳后曾先后分别在多家澳洲大公司任会计师，财务经理和股票上市公司的财务总监。现正值财政年末，本刊全文转载。感谢 CPCA Sydney Rainbow 的供稿。

小幽默

A computer programmer went for a walk in the countryside, where he came upon a shepherd looking after his flock. "If I guess correctly how many sheep you have", said the programmer, "will you give me one?"

The shepherd, thinking that it was unlikely he would guess correctly, agreed.

"287", answered the programmer. Astonished, the shepherd said that was the correct total. "Pick a sheep," he said, then thought of a way to even the score.

"If I correctly guess your job, can I have my sheep back?", he asked. The programmer, tucking an animal under his arm, thought this was unlikely, so agreed. "You're a computer programmer," said the shepherd.

"Amazing," said the programmer, "how did you know?"

The shepherd replied, "Put that dog down and I'll explain."

个人报税要诀二十条

1 将收入合理分流

澳大利亚实行的的是累计税率制。收入越高，相应的税率也就越高。以下是澳大利亚现行个人所得税的税率标准：

年应税收入	基本税率	医疗保健税	总的税率
5400以下	0%	0%	0%
5401 - 20700	20%	1.5%	21.5%
20701 - 38000	34%	1.5%	35.5%
38001 - 50000	43%	1.5%	44.5%
50000以上	47%	1.5%	48.5%

由此可见，收入合理分流，使一个人的收入由两个或更多的人来分摊，最终各人的纳税总和要比不分摊而由一个人来交税要少。当然收入的分流，一切都要做到合理合法，切不可乱来。例如，在下面的情况下，不妨可以考虑一下收入的平均分配问题：

(1). 将一些投资如银行存款，股票，物业等等放在收入低或没有收入的配偶名下

(2). 如果你在做生意，可以考虑雇用你的家人，然后给他们支付合理的工资等等

2 充分利用退休金在税务上的优惠政策

如果你目前的工资水平使你有经济能力考虑长期投资的话，你可以和你老板达成协议：少拿些工资多让老板替你交纳一些退休金。从税务的角度来说，这是一种比较好的办法，因为雇主替你交纳的退休金只需要交纳15%的税。实际用来投资的部分为85%。今后投资所得的收入，退休基金只需要向政府交纳15%的税。如果以工资的形式支付给，你然后由你自己来投资，假设你的工资收入的税率已经到了48.5%的水平，你实际得到可用来投资的部分只有51.5%。假设你的工资收入继续保持在这个水平，今后投资所得的收入，还需要再交纳48.5%的税。数十年下来累计产生的财富上的差别是相当大的。

3 最大限度利用退休金的减税限额

上述方法确实不错，然而却有一定的限额。也就是说，在税法上，公司老板一年最多可以替雇员交纳多少退休金是有限额的。限额随年龄的大小而不同。35岁以下为9000元，35-49岁为25000元，50岁以上为62000元。

大公司的雇员多，为了计算上的方便，规定每人平均按25000计算。公司老板可在此限额内酌情为各雇员交纳数额不等的退休金。

如果你自己在做生意，自己为自己交纳退休金并可以减税的限额为：3000元加上超过部分的75%之和与按上述标准计算的限额比较，以两者较低的一个为准。

请注意，作为雇员而自己志愿交纳的退休金一般是不可以报税的。除非你一年以工资形式得到的收入不到你全年应税收入的10%，其余部分都是靠做生意赚得的，在这种情况下，你交纳的退休金还可以按上述自己在做生意的限额报税。

4 将部分投资放在小孩的名下

在税法上，18岁以下称之为小孩(MINOR)。小孩的收入任何纳税，在税法上有一套特殊的规定。根据这套特殊的规定：小孩的收入，除下列两种情况外：

- 18岁以下但已经结婚；
- 18岁以下的工资所得；

按下列标准交税:

应税收入	征税标准
0-416元	免税
417-1445元	超过416元以上 按66%征税
1446元以上者	全部收入 按47%征税

如果小孩今年17岁,不妨可以存一个一年的定期或设立一个一年以上的其他投资。这样当小孩收到利息时或其他形式的投资回报时,小孩已经满18岁了。满18岁之后,和其他成人纳税人一样,一年5400元以下不需要交税。

5 将收入往后递延

收入递延是在有可能的情况下将本年的应税收入推至下一个财政年度使之成为下一个财政年度的收入,从而不需要在本年交税。例如,在下列情况下,将收入往后递延就显得比较重要:

(1). 当你的非工资收入快达到1000元时,你就应该考虑一下,看是否可以将一部分非工资收入推至下一个财政年度。否则,当你的非工资收入超过1000元时,你就要付非工资的预交税(Provisional Tax)。

(2). 当你估计今年的收入比较高,而明年的收入不会很高时,看是否可以将一部分收入推至下一个财政年度,从而达到少交税晚交税的目的。

(3). 如前所述,当你快满18岁的时候,也有必要考虑一下这个问题。因为18岁以下按小孩征税,免税额度只有416元。而满18岁以后,免税额度就是5400元。

(4). 在一般情况下,有时也有收入递延的问题。如将休假按排在财政年度过后,从而使假期额外补助放在下一个财政年度报税等等。

6 加速将费用报税完毕

加速将费用报税完毕的目的是避免多交税早交税。在资金周转允许的情况下,提前支付某些费用,从而可以提前保税,以避免多交税早交税。在下列情况下,意义尤为重要。

(1). 某些可以在本年度末支付的费用,不要因为晚付几天,而拖到下一个年度。甚至只要开好支票就可以。

(2). 预付本年度奖金。一般说来,奖金要等经营指标的完成情况计算出来以后才发放的,所以一般就到下一个年度了。不妨可以考虑一下提前预付的问题。

(3). 税法规定提前预付服务合同不超过十三个月或金额小于1000元的费用可以在该年度一次报税完毕,如提前预付十二个月的贷款利息,来年十二个月维修合同等等。

7 成立一个公司

公司税的税率与个人所得税的税率不一样。公司税的税率不是累进而是单一的。现行公司税的税率是36%。而现行个人税的税率最高则为48.5%。在不考虑其他因素的情况下,如果你做生意赚了60000元,直接按个人所得税计算,你需要交纳18802元的税。假如你成立一个公司,从公司中给自己发38000元的工资(因为如果超过38000元,个人所得税

的税率就比公司税的税率高),剩下的部分以公司税的形式交税,税率为36%。这样,公司税与个人所得税两者加起来,只需要交税16862元。比直接按个人所得税计算少交1940元。

请注意,成立一个公司,除了公司税的税率上与个人所得税的税率有差别这个因素外,还有许多其他的因素,如管理成本等,需要考虑。是否成立一个公司应根据各人的具体情况综合考虑。

8 将收入通过信托体(Trust)进行分配

前面谈到了收入分流的问题。达到这个目的的方法之一就是成立一个信托体。对于一个收入可以任意分配的信托体来说,信托体的信托人可以有权利将信托体的收入在该信托体的成员之间进行任意分配。任何未分配完的收入,将必须按最高的税率交税。任何信托体的收入,在经过再分配之后,不改变原收入的种类性质。例如,

信托体的股息收入,分配到成员手里还是股息收入,该成员仍按股息收入进行报税。使信托体的收入在各成员之间进行数量上和收入性质的再分配,从而优化各成员应税收入的数量和结构。

例如,税法规定资产的亏损只能由资产利润来抵销,而不能与其他类的应税收入相互抵销。假如信托体的某个成员发生了资产亏损,而信托体却有相当数量的资产利润。在这种情况下,信托人就可以将资产利润分配给该成员而不再或少将其他种类的收入分配给该成员。

尽管成立一个信托体还有一些其他的因素要考虑,但成立一个信托体并不难。一般信托体的管理成本也不是很高。但信托体有一个不足之处,就是信托体只能分配信托体利润而不能分配信托体亏损。

信托体还有一个最大的好处就是信托体能起到保护资产的作用。例如,当某个人做生意倒闭了,其放在家庭信托体的资产,债权人只能望山兴叹。

9 充分利用建筑物的折旧

用来赚取收入的建筑物,其原始建筑成本和后来改建或扩建的成本可以在报税时分期摊销减税。减税额的计算是以建筑的时间先后不同分为2.5%和4%不等。减税额的多少是以原始建筑成本为准,与该物业的买卖价格和谁是该物业的业主无关。

任何在1987年9月15日以后开工兴建的建筑物都可以按上述方法进行折旧。折旧率为2.5%。1992年2月26日以后开工兴建或扩建的旅馆和工业用建筑物可以享受4%的折旧率。其余建筑物的折旧率为2.5%。

当你投资物业的时候,如果该物业是可以享受折旧的建筑物,请记住在合同中写明要求卖主提供原始建筑成本及其摊销的有关资料,以免到时还得再请测量师来测量。

10 清理不能减税的债务

税法规定,凡是属于私人性质的费用都是不能减税的。如果你有房屋抵押贷款或信用卡上还有钱没有还但你还有其他的银行存款,你就应该考虑用多

税务捷径

余的钱来还这些贷款和欠款,而不要把钱存在银行让它来赚取利息。要不然,你的贷款和欠款的利息不能报税,而你银行存款的利息却要交税,很不合算。

在一般情况下,投资的收入很难盖过这些贷款和欠款的利息。例如,你现在的税率是48.5%,你的房屋抵押贷款或信用卡的利息是14%,投资的税前回报率必须在25%以上才能贷款或欠款的利息损失。这在一般情况下,争取25%的回报率是很难实现的。所以,与其将多余的资金用来投资还不如用来归还你的私人贷款或欠款。

11 做生意与买房屋

在你做投资或财务计划的时候,一定要考虑税务上的一些因素。许多时候只要在税务上做一些细微的改变,都会使你少交很多税。

例如,做生意与买房屋,从税务的角度而言,应该是将自己的积蓄作为自有资金,另外再从银行贷款一部分,首先买房子,然后再以房子作为抵押从银行贷款去购置生意,这样,贷款是为了做生意,其贷款利息可以从做生意的收入中减税。这样可谓是一举三得,既买了房,又置了生意,还少交了税。如果将买房子与购置生意的先后顺序颠倒一下,整个贷款的利息就都变成了不可减税的费用。

同样,许多人都会有这样一个问题,即自己的房屋贷款付完了,想要买一处新的更好的住房,准备以旧的住房作抵押向银行贷款,买下新的房子而将旧的住房出租,如果这样做,所有的银行贷款利息都不能减税。另一方面,旧房出租的全部租金收入还要算做你的收入,需要交税。其实,在这种情况下,你只要在程序上做一些技术性的修改,这些税务上的问题全都可以避免。

12 自住房屋与资产增值税

自住的房屋是不用交资产增值税的,但每户最多只能有一处住房享有这一优惠。而且自住的房屋必须自一开始你买下这套房屋的时候就是你的住房。如果你将这套房屋用来部分出租或用来做生意赚钱,那么当你出售这套房屋的时候,就要按照你出租或用来做生意的比例多少和时间长短来划分多大的部分可以免交资产增值税,多大的部分必须交资产增值税。

如果你暂时搬出这套住房,比如说回中国等等,你这套住房可继续享有免交资产增值税的资格。但如果你搬出这套住房后,然后将这套房屋用来出租,你在六年之内再最新搬回来,你的这套住房

还可以继续享有免交资产增值税的资格。

如果你准备买地建房,并准备以新建的房屋作为自己将来新的住房,在新的房屋完工之后,你可以有三个月的交接期,也就是说,你可以在三个月的时间内搬进新的住房,在三个月内,新旧两套住房实际上同时享有免交资产增值税的资格。

某人去世之后所遗留下来的住房,继承人可以有十二个月的时间来办理继承手续。在这十二个月内,遗留下来的住房继续享有免交资产增值税的资格。

13 合理使用“公私”银行帐户

从税务的角度而言,开立和使用银行帐户也有许多学问。对一般做生意的朋友来说,私人性质的费用最好用自己的银行存款或多余的现金支付。要不然,自己私人银行存款的利息要交税。另一方面,因此而在生意帐户中发生的银行费用或透支的利息又不能减税,两头不合算。

当你公私兼顾使用一个银行帐户来支付所有的费用开支时,一定要保管好所有使用该银行帐户的记录,以便今后好计算银行利息和银行费用中“公私”部分各占的比例。当然,最好是两种帐户分开。

如果你在银行有房屋抵押贷款,同时你又在银行留有一定的存款备用,这时你就应该考虑开一个房屋贷款与银行存款两者利息相抵的银行帐户。如果你有这样一个帐户,银行在计算你的房屋贷款利息时,是先将你的存款帐户与房屋贷款帐户相抵之后再计算你实际应交的房屋贷款利息。这样几十年下来,可以给你节约相当可观的一笔房屋贷款利息。

14 税务上的负投资收入计划(NEGATIVE GEARING)

负投资收入是某项投资的收入比可以报税的费用小,从而使该项投资的应税收入为负数,也就是说是亏损。例如,贷款购买一套房屋出租,租金收入比银行贷款利息和其他可以报税的费用之和要少,就产生了亏损。在一般情况下,这类亏损可以与你的其他应税收入相抵,从而使你总的应税收入减少。

负投资的目的,在很多情况下,更多的是寄希望于投资的增值。所以,衡量某项负投资收入的投资计划是否合算,就要看该项投资增值的幅度与通货膨胀率的关系。如果通货膨胀率比较高,在今后出售该项投资时按通货膨胀率调整计算的资产利润就会相对比较少或没有利润,从而少交或不交资产增值税。资产是否增值,必须首先考虑通货膨胀率的因素。这也就是为什么在八十年代通货膨胀率比较高,负投资收入计划比较时

髦的原因之一。

请注意,如果你光寄希望投资的增值而没有合理的证据来证明将来投资收入的递增将使该项投资“扭亏为盈”,税务局可能不允许你的投资贷款利息在报税时减税。

15 保持好汽车行车记录

对以个人或合伙人报税的人来说,因工作而发生的汽车费用报税一般有四种方法:公里法(5000公里以下),汽车原始成本的百分之十二,实际费用的三分之一或使用汽车行车记录法。

使用公里法最简单,一般不需要提供详细的汽车行车记录,但一年最多只能申报5000公里,这样就可能产生一个问题,即许多时候本来可以申报更多的费用,但因为没有保持好行车记录,只好使用公里法,致使可以申报的汽车费用大减少,特别是当你的一年实际可以申报的汽车费用比较高时,在这种情况下,做好详细的行车记录则显得更为重要。

按照规定,行车记录只要连续保持十二个星期就够了。全年汽车费用多少可以报税可以按此比例来计算。你可以在你认为一年当中最合适的时期来作这些行车记录,在情况没有重大改变的情况下,这十二个星期的行车记录可以用作今后未来四年的报税依据。保持汽车行车记录的目的是便于比较准确地确定汽车费用中可以报税部分的比例。当然保持汽车行车记录需要遵循一定的要求,如记录的起止期,起止期的公里数,此期间总的行车公里数,每次行车的日期,目的及公里数等等。

16 做生意需要的固定资产:应该一次性买下,还是分期付租金好?

从税务的角度而言,应该说一次性买下比分期付租金较为合算。特别是当某一项资产的折旧率比较高的时候,因为在加速折旧的情况下,初期的折旧费往往比同期交付的租金多。虽然就此资产的整个使用期而言,两种方法的折旧总额应该是一样。因此,一次性买下可以达到费用早报税的目的。第二,对于一次性买入的资产而言,今后变卖所产生的资产增值可以与其他资产尚未折旧的余额相抵销而不用交资产增值税。第三,相对于租赁而言,一次性购入的固定资产在变卖时产生资产利润的可能性要小,因为其成本基础往往要比租赁条件下用来计算资产增值税的成本基础要大。

但是,如果你在做生意的同时又有尚未还清的私人贷款,比如说房屋贷款,最好是采用租赁的方法,而将准备购买资产的资金,比如说为做生意买汽车的资金,用来归还尚未还清的私人贷款,因为私人贷款的利息不能减税,而租赁条

件下的资金利息已经包含在租金中了, 并且为做生意所付的租金是可以报税的。

17 股息任何报税?

大家都知道, 股息收入是要报税的。实际上, 除股息本身要作为收入报税之外, 其内含的公司税在报税时也应计算在内。例如, 公司税是36%, 公司每赚100元利润, 公司就要交纳公司所得税36元, 剩下的64元可以作为股息分红分配给股东。当股东收到这64元股息时, 先把这64元计入自己的应税收入还不够, 还必须把这36元内含的公司所得税也包括在内, 你在报税时就应该报100元。也就是说, 要把内含的已经交纳的公司税计入你的应税总收入中。然后, 再根据你的应税总收入计算你应交纳多少税。最后, 再把这36元从你实际应交纳的税中扣掉。

假如你把股息和其他的收入统统加起来, 收入不到5400元不用交税或应交纳的税比你的股息收入中可以用来抵税的额度还要少, 你这份多余的可以抵税的额度就白白浪费了。根据税法规定, 股息收入中内含的公司税只能用来抵销你的应税金额而不能将这部分多余的可以抵税的额度再用现金的形式退还给你。所以, 在你考虑收入分流的时候, 千万别忘了好好利用股息收入可以用来抵税的额度。

18 医疗费用的退税问题

如果你一年的医疗费用超过1000元, 其超过部分的20%可以从你当年缴纳的税中退回。例如, 你某一年内所支付的医疗费用是2500元, 你在年末报税可以从你当年缴纳的税中退回来的金额为: $(2500 - 1000) \times 20\% = 300$ 元。

这里所说的医疗费用是一种广义的医疗费用, 不但包括你本人的医疗费用还包括你为自己的配偶和小孩所支付的医疗费用; 不但包括在澳大利亚境内支付的医疗费还包括在海外, 例如去海外旅行, 所发生的医疗费用。请注意, 这里所说的小孩是指未成年的小孩, 也就是说小孩的年龄必须在21周岁以下, 否则就不能包括在内。另外, 医疗费用必须是在某一财政年度内实际支付的医疗费用而不是指实际发生的费用。对于已经收到发票而没有实际支付的医疗费用还不能算作本年的医疗费用。

这样一来, 当你每年发生的医疗费用数额不等时, 就存在一个从税务的角度合理安排的问题。比如说, 某年因特殊情况医疗费用特别高, 已经超过了1000元, 临近财政年度结束前又收到或者还有一些医疗费用的发票需要支付。在这种情况下, 你最好是把这些发票都在本财政年度结束前都支付掉。这样, 这些已经支付的发票就可以全部在本年报税时退税。要不然留到下一年度, 又可能会因

为下一年度的医疗费不到1000元而不能再退税。

19 资产增值税

资产增值税是在1989年9月19日设立的。在这以后购置的应税资产, 在出售或变卖该项资产时所产生的利润, 除非是属于特免之列, 都要交纳资产增值税。当然, 资产是否增值, 必须首先排除通货膨胀率的因素。也就是说, 在计算资产增值的时候, 其购置的成本必须按价格指数进行调整, 然后才能计算资产是否增值。

按照规定, 为主的一套私人住房和私人的汽车不在资产增值税的范围之列。其他的私人财物分为两类: 一类是日用性质的财物如家具等等, 这类私人财物都假设其每一项的购置成本都在5000元以上; 另一类私人财物是收藏品性质的东西, 这类私人财物都按正常的程序计交资产增值税。

如果在出售或转让某项资产时没有说明转让的价格, 税务局将以当时的市场价格作为转让的价格来计算资产增值税。

只有在一些特殊的情况下, 出卖或转让某项资产, 可以不在当时交纳资产增值税而可以享受继承递延的优惠, 例如离婚, 政府强制收购, 集团公司内部之间资产转移等等。

20 合理避税早安排

澳大利亚的税法很细致, 很严密, 但也有许多合理避税的方法。政府经常还根据经济发展的需要有意制定一些优惠的税务政策。充分利用这些方法和政策都是属于合理避税的范围。

合理避税应该早计划早安排。等到财政年度或某项交易结束了再来考虑就晚了。一般说来, 最好在某一个财政年度或者在某一交易没有开始之前就应该着手计划, 充分考虑应该怎样安排在税务上为最佳。这一点十分重要。

合理避税不仅要早计划而且关键是要合理合法。前面说了, 澳大利亚的税法很细致, 很严密, 包罗万象, 而且在不断变化和更新。所以说, 税务上的早计划巧安排往往离不开一个好的会计师。现在社会上有一些假冒的会计师或什么代理之类的人, 这些人往往不可信赖, 致使受害者确实也大有人在。

一般说来, 有独立开业执照的注册会计师(CPA)或特许会计师(CA)都受过系统的教育并且具有比较丰富的实际工作经验。他们的职业道德标准和专业技术水平都受到会计师专业协会的监视和控制。所以, 这些开业的CPA和CA往往能给你提供比较高质量的服务。

有关本文中提到的一些问题或一些其他

的税务或财务上的问题, 本人十分乐意回答大家的提问或为大家提供服务。电话(02)750 4705或019 912 212。

李雄鹰

小幽默

请一天假

SO you want the day off. Let's take a look at what you are asking for.

There are 365 days per year available for work. There are 52 weeks per year in which you already have two days off per week, leaving 261 days available for work. Since you spend 16 hours each day away from work, you have used up 170 days, leaving only 91 days available. You spend 30 minutes each day on coffee break that accounts for 23 days each year leaving only 68 days available. With one hour lunch period each day, you have used up another 46 days, leaving only 22 days available for work. You normally spend 2 days a year on sick leave. This leaves you only 20 days available for work. We are off for 5 holidays per year, so your available working time is down to 15 days. We generously give you 14 days vacation per year which leaves only one day available for work and I'll be damned if you're going to take that day off!!!

我真累

The population of this country is 250 Million. 104 Million are retired. That leaves 146 Million to do the work. There are 90 Million in school, which leaves 66 Million to do the work. Of this total, there are 32 Million employed by the government. That leaves 34 Million to do the work. Five Million are in the Armed Forces, which leaves 29 Million to do the work. Take from that the 28,700,000 people who work for State and City Government and that leaves 300,000 to do the work. There are 248,000 in hospitals, so that leaves 52,000 to do the work. Now, there are 51,998 people in jails or prisons. That leaves just two people to do the work. You and me.

And you're sitting there reading this. No wonder I'm tired.

周末聚会

赵明

周

末聚会是我们CPCA的传统保留节目。和大型聚会不同，周末聚会一般是在会员家里举行，五六个家庭组成一个小组。参加者自带两样菜，主人则提供场地、餐具、饮料等等。活动的形式没有任何约束，全由各组成员自己商定。由于每组的成员自己是在一种浓厚的家庭气氛中，成员之间有更多的机会相互了解，和大型聚会恰好互为补充，给新老会员提供一个更深入的结交朋友的机会。

今年的家庭聚会选在六月九日星期日。这是一个长周末，第二天是女皇生日节假日。共有三十多个家庭参加了这次活动，包括一些最后五分钟加入进行“插队者”。聚会会一分五秒进行。在此我要向主动报名参加家庭聚会主人的会员们表示感谢。在自己家里聚会，主人自然要付出比其他成员更多的劳动。没有他们的热情支持，也就没有这次成功的机会。

施华，夏克农不久前迁入他们自己亲手设计的新居，楼上楼下，宽敞明亮。这一次他们自然当了最大的一个组。和其他各组不同的是，他们这一组聚集了所有有老人的家庭。老少三代同堂共计三十多人，可以想象有多么热闹。随着我们在澳大利亚居住日久，老人们来探亲定居的越来越多。如何丰富他们的生活，让他们更好地享受澳洲得天独厚的优越物质条件，而又能克服语言不通，交往不便的缺点，这是一个日益紧迫的课题。希望我们的俱乐部能积累一些经验，为已经在这里和将要来这里的老人们提供一个更为丰富多彩的生活环境。

屠元，景剑峰热情好客，这一次一如既往，又作了家庭聚会的主人。今年以来，剑峰在职攻读MBA，工作学习双重负担，生活比以前紧张得多。去年彩虹杂志的总编，评论员和专题栏目撰稿人，今年已经消失了踪迹。但半年下来收获也不少，市场，金融，当然还有

老本行股票，谈起来头头是道。他们家的聚会，自然少不了要开一个小型的经济研讨会了。

高梅，李秉志最近一段时间是房地产经纪商的常客。他们正在寻找自己理想的住房，眼下租房居住。但这并不妨碍他们担当家庭聚会的主人，而他们招待的客人全都是有孩子的。尽管地方是小了一点，那天正好是一个难得的好天，风和日丽，孩子们在户外玩得也是非非常开心。墨尔本的房地产市场近来欲升还降，绝对是买方的市场。祝愿他们早有所获，寻得一所满意的住房。

杨双玉早就自告奋勇，要当主人招待“单身贵族”。但有些兵少将微，被“无拖累”小组？并去了。胡丹，赵小林做主人，招待了没有孩子的会员，包括孩子不在身边，抓紧时机重返天真的一对。以前我曾经定义了一个从“Child-free”到“Child-born”的单向转移关系，现在看来这一组一定要做一点修改了。这一组不愧是无拖累的，他们的主要节目是打乒乓球，聚会延续到晚上11点才尽兴而散。

李爱武身怀六甲，反应期还没有完全过去，本来是不准备当主人的。但受俱乐部精神所召，欣然投入，在自己的家里开设了另一个聚会点。赵明感激，惭愧有加，自然是勉力协助。有资深拱猪经纪人赵明和头号拱猪能手骆明飞，这一组少不了是以拱猪为主了。连梁关培夫妇也被卷入，重温了荒蔬多年的“拱猪”。拱猪之余，梁先生展示了几幅他自己拍摄再加以放大的澳大利亚风景照片，质量之高足可以入选杂志封面。梁先生并介绍了自己的实地观感，以及最佳旅游季节和路线。

一年一度的家庭聚会结束了，愿明年有更多的会员参加，有更多更丰富的活动内容。

In prison they spend the majority of their time in a 8' x 10' cell. At work, I spend most of my time in a 6' x 8' cube.

In prison they get three meals a day. At work I only get a break for one meal and I have to pay for that one.

In prison you get time off for good behavior. At work I get rewarded for good behavior with more work.

At work many people must wear an ID badge at all times. In prison they provide you with clothing with the ID conveniently sewn onto the clothes.

At work there is a dress standard but I must buy my own clothes. In prison there is a dress standard, but they supply the clothes.

At work I must carry around a security card and unlock and open all the doors myself. In prison a guard locks and unlocks all the doors for me.

In prison they can watch TV and play games. At work I can get fired for watching TV and playing games.

In prison they will pay my way through school to learn a new career and give me time to do it. At work they will pay for my education but I must do it on my own time.

In prison they have exercise rooms that they allow you to use almost whenever you want. At work we have an exercise room that you can use but it must be on your time.

In prison I can fall asleep on the job and no serious consequences comes from my actions. At work if I fall asleep on the job I get put on the next layoff list.

In prison they ball and chain you when you go somewhere. At work you are just ball and chained.

In prison you have full medical coverage with no deductibles. At work, you get partial coverage and pay all the deductibles.

In prison all expenses are paid by the tax payer, with no work on their part. At work, you get to pay all the expenses to go to work, and then deduct the taxes from your salary to pay for the prisoners.

小幽默

工作与监狱

Life in Prison -vs- A Full-Time Job
- - AN IN-DEPTH Comparison



房屋的主观评价



Subjective Value of Housing

龚耕



My research and consultant experiences tells me that it is critical for people to understand where they are, what is the goal and how to achieve this goal in the exercise of purchasing or building their homes in the context of THIS environment. This seems quite a simple issue, however, most Chinese are not really clear about all these aspects. I believe that it would help us to answer these questions through an understanding of how Australian people to value their homes. My research was using static method to analysis these fundamental issues. A check list would be the easiest way to present the result.

Greg (龚耕) has graduated from Tongji University Shanghai with B. Archi. and M. Archi. He came Australia 1991 for his Phd at RMIT. His research topic was Subjective Value of Housing which was supported by the Australian Government, local councils and RMIT. The result of his research was widely used by the government on different level for policy making and providing better housing. Greg is also known as one of the key lobbyists for 818 special category. Currently he works for a prestigious international architect design company. Since he joined CPCA, many of our members have benefited from his professional advice for purchasing or building new houses. His experience covers not only on design issues, but also on many relevant areas such as finance and investment. The editor of this issue of Rainbow is very pleased that he will give a seminar to our members on housing. This brief check list will be used in his seminar for his seminar in July.

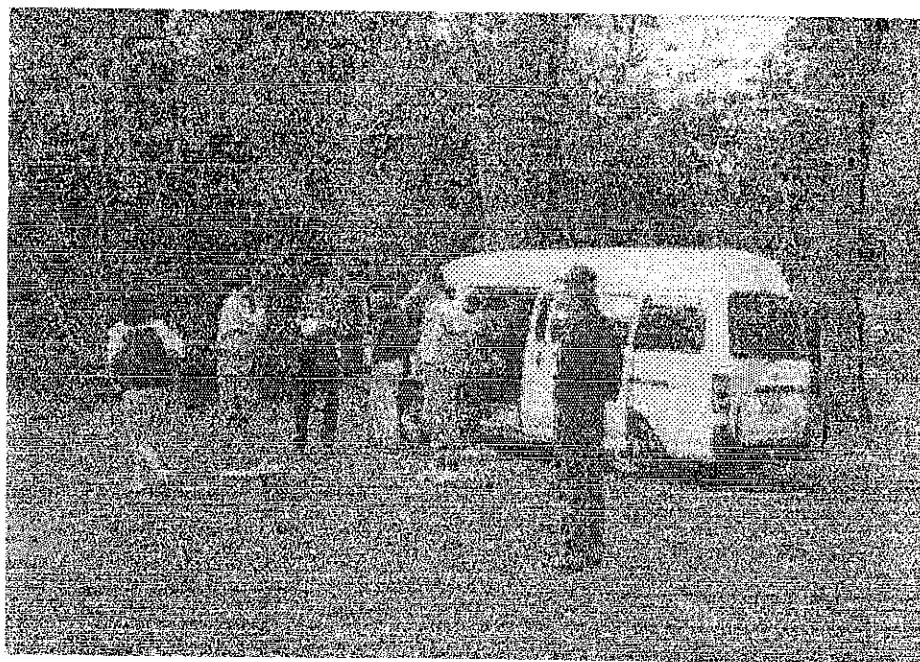
1. Dynamic evaluation or statistical evaluation?

This question reveals how people select their homes. It is an exercise to identify a locale from large to small in scale.

2. From a dynamic point of view, Attractiveness of an Area is the most important 'factor'. The following facets are most correlated the Attractiveness of an Area to Australian:

- Parks
- Outdoor recreation space
- Place for growing things
- Maintenance of greenery
- Maintenance of buildings
- Tidiness
- Prestigious feeling
- Place for alone
- Place for children to play
- Building around
- Level of activity
- Beaches
- Feeling of community
- Various of people

(continue on page 10)



自由俱乐部的成员在离Wangaratta 不远的树林中小憩。Wangaratta 距 Melbourne 约 250 公里, 是 Victoria 的东北部大镇。Wangaratta 在土著语中意为“河水相聚的地方”

Factor Order	General Factors	Dwelling Factors	Neighbourhood Factors	Occupant Factors
No. 1		Room relationship		
No. 2		Design aesthetics		
No. 3	General perception			
No. 4		Position		
No. 5			Neighbourhood facility 1	
No. 6			Convenience	
No. 7			Physical environment	
No. 8		Environ. control in dwelling		
No. 9			Neighbourhood change	
No. 10		Dining space		
No. 11				Tenure
No. 12			Social environment	
No. 13				Social-economic status
No. 14		Room/occupant ratio		
No. 15		Family room		
No. 16		Extra room		
No. 17			Car parking	
No. 18			Neighbourhood facility 2	
No. 19			Area	

3. How do Australians evaluate their homes and their environment?

This will be a static point of view, people evaluate their homes from small to large in scale starting from their home itself. This, in fact, reveals the value of residents' homes. From 200 design and environment facets, I generalise 19 'factors' which govern the 'subject value'. They are in the above table.

People start house hunting from the dynamic point and end up with the static point. If you want live in a house forever (meaning you would not trade it at some time), Any of the factors listed above would not important at all since it would only represent your own individual value. You do not need to share it with others, especially Australian. However, if you want trade your house at any time, the more value you share with Australian the more positive result would achieve in financial term. (continue on page 11)



因为靠近滑雪胜地, Bright 有许多租赁商店。Bikes, Ski gears, clothing, camping gears ... etc. 最令我们惊喜的是他们竟正好有 10 多辆自行车, 于是我们一拥而上 ...

Jokes from Cyberspace

男人与狗

By Jennifer Berman

Why Dogs Are Better Than Man

1. Dogs do not have problems expressing affection in public.
2. Dogs miss you when you're gone.
3. You never wonder whether your dog is good enough for you.
4. Dogs feel guilt when they've done something wrong.
5. Dogs don't brag about whom they have slept with.
6. Dogs don't criticize your friends.
7. Dogs admit when they're jealous.
8. Dogs are very direct about wanting to go out.
9. Dogs do not play games with you -- except fetch (and they never laugh at how you throw).
10. Dogs are happy with any video you choose to rent, because they know the most important thing is that you're together.
11. Dogs don't feel threatened by your intelligence.
12. No dog ever voted to confirm Clarence Thomas.
13. You can train a dog.
14. Dogs are easy to buy for.
15. Dogs are good with kids.
16. Dogs are already in touch with their inner puppies.
17. You are never suspicious of your dog's dreams.
18. Gorgeous dogs don't know they're gorgeous.
19. The worst social disease you can get from dogs is fleas. (OK. The *really* worst disease you can get from them is rabies, but there's a vaccine for it, and you get to kill the one that gives it to you.)
20. Dogs understand what "no" means.
21. Dogs don't need therapy to undo their bad socialization.
22. Dogs don't make a practice of killing their own species.
23. Dogs understand if some of their friends cannot come inside.
24. Dogs do not read at the table.
25. Dogs think you are a culinary genius.
26. You can house train a dog.
27. You can force a dog to take a bath.
28. Dogs don't correct your stories.
29. Middle-aged dogs don't feel the need to abandon you for a younger owner.

30. Dogs aren't threatened by a woman with short hair.
31. Dogs aren't threatened by two women with short hair.
32. Dogs don't mind if you do all the driving.
33. Dogs don't step on the imaginary brake.
34. Dogs admit it when they're lost.
35. Dogs don't weigh down your purse with their stuff.
36. Dogs look at your eyes.
37. Dogs like your size.
38. Dogs do not care whether you shave your legs.
39. Dogs take care of their own needs.
40. Dogs are color blind.
41. Dogs aren't threatened if you earn more than they do.
42. Dogs mean it when they kiss you.
43. Dogs are nice to your relatives.
44. Dogs obsess about you as much as you obsess about them.

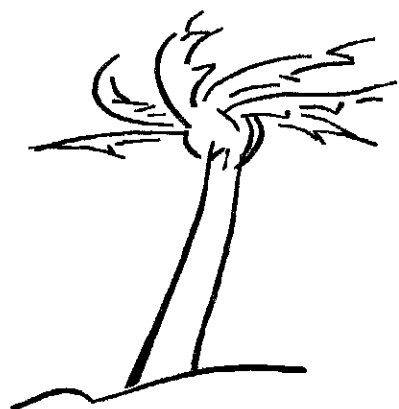
How Dogs and Men Are the Same

1. Both take up too much space on the bed.
2. Both have irrational fears about vacuum cleaning.
3. Both are threatened by their own kind.
4. Both like to chew wood.
5. Both mark their territory.
6. Both are bad at asking you questions.
7. Neither tells you what's bothering them.
8. Both tend to smell riper with age.
9. The smaller ones tend to be more nervous.
10. Both have an inordinate fascination with women's crotches.
11. Neither does any dishes.
12. Both fart shamelessly.
13. Neither of them notice when you get your hair cut.
14. Both like dominance games.
15. Both are suspicious of the postman.
16. Neither knows how to talk on the telephone.
17. Neither understands what you see in cats.

Why Men Are Better Than Dogs

1. Men only have two feet that track in mud.

2. Men can buy you presents.
3. Men don't have to play with every man they see when you take them around the block.
4. Men are a little bit more subtle.
5. Men don't eat cat turds on the sly.
6. Men open their own cans.
7. Dogs have dog breath all the time.
8. Men can do math stuff.
9. Holiday Inns accept men.



房屋的主观评价

(followed from page 10)

CPCA 将于7月28日(星期日)下午2时在 Monash 大学举办题为“房屋的主观评价”讲座, 由龚耕向大家介绍他的一些研究心得。具体地点将于7月14日后在 email 上宣布, 无 email 的会员请与本刊编辑联系。欢迎大家踊跃参加。



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LUCY

Murphy's Rules Of Computing

New 'laws' from Cyberspace

Blackburn's Law: Always draw your curve first, then adjust the numbers to fit.

Bove's Theorem: The work needed to finish a project increases as the deadline approaches.

Clarke's Observation: Any program that is finally working correctly is obsolete.

Demian's Observation: There is always one menu item with an incorrect and misleading label. It should read "Abandon hope all ye who enter here!"

Dingle's law of Demonstrations: The more important are the people who've come to see you demonstrate something, the greater the chance that the demo goes wrong:

Franklin's Rule: Blessed is the person who expects nothing for they shall never be disappointed.

Gibb's Law: Behind every error which is blamed on the computer, there are at least two human errors, one of which is the error blaming the computer.

Zucker's Observation: As everyone knows, it always takes twice as long as you think to do something. Unfortunately, if you mentally double it before giving someone a time, it will still be double, making it four times as long in total.

Howell's Recontainment Rule: Once you've opened a can of worms you can only conceal it with a much larger can.

Iversen's Law: There's never time to do it properly, but always time to completely re-do it.

Jolliete's Justification: "If it was good software I wouldn't have to read the manual."

Nixon's Theorem: The man who can smile when everything is going wrong has just worked out who to blame it on.

O'Toole's Commentary: Murphy was an optimist

Suddenly, dozens of new laws were documented when those kids were given access to the Internet ...

Osborne's Law: Variables won't, constants aren't.

Paul's Law: Anything program-created by a program generator will have more bugs than the program generator had.

Peer's Law: The solution to a problem introduces more problems.

Powell's Position: It works better if you plug it in.

Rhode's Rule of Life: Inside every unworkable, unusable, unattractive program is a really useful routine struggling to be seen.

Rotoform's Rule: When all else fails, read the manual.

Saw's Principle: Build a foolproof program and only a fool would want to use it.

SNAFU Equations:

1. Given any problem containing N equations, there will be at least N+1

unknowns.

2. The more necessary something is, the harder it is to locate.

3. Anything needing adjustment is the least accessible part.

4. Interchangeable devices won't.

5. In any human endeavour, once you have laboriously exhausted every possibility and still can't achieve something, there is still one simple solution which immediately becomes obvious to everyone else.

Thirlwell's Theorem of Periodicals: The earlier you manage to get a magazine on the newsstands, the more likely there is to be a revolutionary new development that makes your feature article obsolete.

Weinberg's Law: If builders built houses the way programmers build programs, then every building would fall down in the first breeze.

Wikstrom's Rule: The less sure you are when explaining something, the more convincing you need to sound.

Recommended by 吴信东

卷末语

如果大家对这期彩虹还不是太失望的话, 请大家继续支持我们。在没有多少投稿的情况下我们已是尽了全力来办好本期。

如果你们不善言辞的话, 为什么不让你们的孩子来投稿呢?

彩虹的灵魂来自你们!

我们期待着...